



大眾銀行(香港)
PUBLIC BANK (HONG KONG)

(馬來西亞大眾銀行附屬公司 A subsidiary of Public Bank Berhad, Malaysia)

RMB Fixed Deposit Promotion in China

Customer places RMB fixed deposit for 3-month tenor or above at our Shenzhen Branch by remittance, can enjoy the privilege offers for the remitted RMB deposit as follows :

- **Bonus RMB Saving Interest rate upto 8%p.a. for 3 days**
- **RMB Exchange Rate discount upto 30bps to buy RMB**
- **Full waiver for setting up standing instruction to buy RMB**
- **Handling fee of RMB remittance to Shenzhen Branch as low as HK\$100[#]**

Remarks:

- # This handling fee is applicable to the Bank's local charge only. It excludes the charges collected by the corresponding banks (including Bank of China Shenzhen Branch, Public Bank (HK) Shenzhen Branch, etc.).
1. RMB Fixed Deposit at Public Bank (Hong Kong) ("the Bank") **Shenzhen Branch** is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.
 2. The promotional period commences from 21 December 2011 until 30 April 2012 (the "Promotion Period"). The above promotion is applicable to Hong Kong Permanent Resident only.
 3. During the Promotion Period, customer should debit the remittance amount directly from the RMB Savings Account maintained with the Bank (the "Debit Account"), and placing RMB fixed deposit with 3-month tenors or above successfully at our Shenzhen Branch. The above bonus RMB savings interest rate is offered to the remittance amount and relevant bonus interest amount will be credit into the Debit Account.
 4. The Bank reserves the right to terminate the above offers at any time or to vary the same and/or the related terms and conditions from time to time without prior notice. Should any dispute arise, the decision of the Bank shall be final and conclusive. In case of discrepancy between the English and Chinese versions of the terms and conditions, the English version shall prevail.

Risk Disclosure:

- Currency conversion risk - the value of your RMB deposit will be subject to the risk of exchange rate fluctuation. If you choose to convert your RMB deposit to other currencies at an exchange rate that is less favorable than that in which you made your original conversion to RMB, you may suffer loss in principal.
- RMB is currently not freely convertible. For personal customers, conversions conducted through RMB deposit accounts with banks in Hong Kong are subject to the limit of up to RMB20,000 per person per day. You should allow time for conversion of RMB from/ to another currency of an amount exceeding the daily limit.